

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

**Area Name : Census Tract 9604, Talbot County, Maryland**

Subject	Census Tract 9604, Talbot County, Maryland			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	4,628	+/- 394	100.0%	(X)
<b>In labor force</b>	2,923	+/- 309	63.2%	+/- 5.1
Civilian labor force	2,923	+/- 309	63.2%	+/- 5.1
Employed	2,728	+/- 294	58.9%	+/- 5
Unemployed	195	+/- 101	4.2%	+/- 2.2
Armed Forces	0	+/- 17	0%	+/- 0.8
<b>Not in labor force</b>	1,705	+/- 302	36.8%	+/- 5.1
Civilian labor force	2,923	+/- 309	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	6.7%	+/- 3.3
<b>Females 16 years and over</b>	2,509	+/- 235	(X)	+/- (X)
In labor force	1,606	+/- 212	64%	+/- 7
Civilian labor force	1,606	+/- 212	64%	+/- 7
Employed	1,492	+/- 203	59.5%	+/- 7
<b>Own children under 6 years</b>	207	+/- 113	(X)	+/- (X)
All parents in family in labor force	94	+/- 82	45.4%	+/- 34
<b>Own children 6 to 17 years</b>	567	+/- 193	(X)	+/- (X)
All parents in family in labor force	517	+/- 194	91.2%	+/- 11.6
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	2,677	+/- 289	100.0%	(X)
Car, truck, or van -- drove alone	2,181	+/- 289	81.5%	+/- 6
Car, truck, or van -- carpooled	131	+/- 109	4.9%	+/- 4.1
Public transportation (excluding taxicab)	0	+/- 17	0%	+/- 1.3
Walked	41	+/- 34	1.5%	+/- 1.3
Other means	64	+/- 53	2.4%	+/- 2
Worked at home	260	+/- 109	9.7%	+/- 4
<b>Mean travel time to work (minutes)</b>	18.9	+/- 3.6	(X)%	+/- (X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	2,728	+/- 294	100.0%	(X)
Management, business, science, and arts occupations	1,116	+/- 228	40.9%	+/- 6.7
Service occupations	502	+/- 209	18.4%	+/- 7.5
Sales and office occupations	498	+/- 155	18.3%	+/- 5.6
Natural resources, construction, and maintenance occupations	336	+/- 154	12.3%	+/- 5.4
Production, transportation, and material moving occupations	276	+/- 106	10.1%	+/- 3.8
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	2,728	+/- 294	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	16	+/- 28	0.6%	+/- 1
Construction	259	+/- 145	9.5%	+/- 5.1
Manufacturing	185	+/- 114	6.8%	+/- 4.1
Wholesale trade	36	+/- 46	1.3%	+/- 1.7
Retail trade	370	+/- 155	13.6%	+/- 5.5
Transportation and warehousing, and utilities	40	+/- 39	1.5%	+/- 1.5
Information	52	+/- 48	1.9%	+/- 1.7
Finance and insurance, and real estate and rental and leasing	94	+/- 64	3.4%	+/- 2.5
Professional, scientific, and management, and administrative and waste	348	+/- 175	12.8%	+/- 6.1
Educational services, and health care and social assistance	444	+/- 142	16.3%	+/- 5.2
Arts, entertainment, and recreation, and accommodation and food services	495	+/- 212	18.1%	+/- 7.5
Other services, except public administration	237	+/- 110	8.7%	+/- 4
Public administration	152	+/- 83	5.6%	+/- 3

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	2,728	+/- 294	100.0%	(X)
Private wage and salary workers	2,179	+/- 278	79.9%	+/- 5.6
Government workers	364	+/- 133	13.3%	+/- 4.7
Self-employed in own not incorporated business workers	185	+/- 82	6.8%	+/- 2.9
Unpaid family workers	0	+/- 17	0%	+/- 1.3
<b>INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	2,270	+/- 238	100.0%	(X)
Less than \$10,000	168	+/- 106	7.4%	+/- 4.4
\$10,000 to \$14,999	110	+/- 89	4.8%	+/- 3.9
\$15,000 to \$24,999	199	+/- 89	8.8%	+/- 3.8
\$25,000 to \$34,999	380	+/- 140	16.7%	+/- 6.2
\$35,000 to \$49,999	394	+/- 152	17.4%	+/- 6.4
\$50,000 to \$74,999	440	+/- 145	19.4%	+/- 6.3
\$75,000 to \$99,999	233	+/- 109	10.3%	+/- 4.6
\$100,000 to \$149,999	241	+/- 118	10.6%	+/- 5.1
\$150,000 to \$199,999	43	+/- 41	1.9%	+/- 1.8
\$200,000 or more	62	+/- 50	2.7%	+/- 2.2
<b>Median household income (dollars)</b>	\$44,182	+/- 6477	(X)	+/- (X)
<b>Mean household income (dollars)</b>	\$59,403	+/- 6916	(X)	+/- (X)
With earnings	1,837	+/- 217	80.9%	+/- 6
Mean earnings (dollars)	\$55,071	+/- 7282	(X)	+/- (X)
With Social Security	779	+/- 161	34.3%	+/- 5.7
Mean Social Security income (dollars)	\$16,699	+/- 2517	(X)	+/- (X)
With retirement income	484	+/- 153	21.3%	+/- 6.2
Mean retirement income (dollars)	\$23,302	+/- 11957	(X)	+/- (X)
With Supplemental Security Income	57	+/- 45	2.5%	+/- 2
Mean Supplemental Security Income (dollars)	\$12,560	+/- 9510	(X)	+/- (X)
With cash public assistance income	174	+/- 99	7.7%	+/- 4.4
Mean cash public assistance income (dollars)	\$3,440	+/- 1549	(X)	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	327	+/- 126	14.4%	+/- 5.4
<b>Families</b>	1,314	+/- 201	100.0%	(X)
Less than \$10,000	27	+/- 35	2.1%	+/- 2.6
\$10,000 to \$14,999	0	+/- 17	0%	+/- 2.6
\$15,000 to \$24,999	59	+/- 56	4.5%	+/- 4.1
\$25,000 to \$34,999	172	+/- 107	13.1%	+/- 7.9
\$35,000 to \$49,999	294	+/- 149	22.4%	+/- 9.6
\$50,000 to \$74,999	311	+/- 121	23.7%	+/- 9.9
\$75,000 to \$99,999	193	+/- 105	14.7%	+/- 7.6
\$100,000 to \$149,999	153	+/- 78	11.6%	+/- 5.7
\$150,000 to \$199,999	43	+/- 41	3.3%	+/- 3.2
\$200,000 or more	62	+/- 50	4.7%	+/- 3.8
Median family income (dollars)	\$54,263	+/- 5662	(X)	+/- (X)
Mean family income (dollars)	\$73,472	+/- 10282	(X)	+/- (X)
Per capita income (dollars)	\$27,060	+/- 3423	(X)	+/- (X)
<b>Nonfamily households</b>	956	+/- 208	(X)	+/- (X)
Median nonfamily income (dollars)	\$30,911	+/- 3352	(X)	+/- (X)
Mean nonfamily income (dollars)	\$39,297	+/- 8214	(X)	+/- (X)
Median earnings for workers (dollars)	\$22,333	+/- 2043	(X)	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$37,038	+/- 9464	(X)	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$37,656	+/- 23643	(X)	+/- (X)

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<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	4,976	+/- 495	4,976	(X)
<b>With health insurance coverage</b>	4,018	+/- 495	80.7%	+/- 5.9
With private health insurance	2,942	+/- 357	59.1%	+/- 6.7
With public coverage	1,927	+/- 424	38.7%	+/- 6.7
<b>No health insurance coverage</b>	958	+/- 308	19.3%	+/- 5.9
Civilian noninstitutionalized population under 18 years	847	+/- 218	847	(X)
No health insurance coverage	78	+/- 79	9.2%	+/- 9.2
Civilian noninstitutionalized population 18 to 64 years	3,277	+/- 319	3,277	(X)
<b>In labor force:</b>	2,587	+/- 286	2,587	(X)
<b>Employed:</b>	2,468	+/- 273	2,468	(X)
<b>With health insurance coverage</b>	1,801	+/- 268	73%	+/- 8.9
With private health insurance	1,534	+/- 218	62.2%	+/- 8.6
With public coverage	369	+/- 200	15%	+/- 7.8
<b>No health insurance coverage</b>	667	+/- 244	27%	+/- 8.9
<b>Unemployed:</b>	119	+/- 62	119%	+/- (X)
<b>With health insurance coverage</b>	89	+/- 59	74.8%	+/- 28.8
With private health insurance	72	+/- 49	60.5%	+/- 31.4
With public coverage	17	+/- 30	14.3%	+/- 21.9
<b>No health insurance coverage</b>	30	+/- 36	25.2%	+/- 28.8
<b>Not in labor force:</b>	690	+/- 219	690	(X)
<b>With health insurance coverage</b>	507	+/- 178	73.5%	+/- 14.5
With private health insurance	290	+/- 147	42%	+/- 18.2
With public coverage	246	+/- 129	35.7%	+/- 14.9
<b>No health insurance coverage</b>	183	+/- 120	26.5%	+/- 14.5
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	2.8%	+/- 2.8
<b>With related children under 18 years</b>	(X)	+/- (X)	4.7%	+/- 5.8
With related children under 5 years only	(X)	+/- (X)	0%	+/- 25.6
<b>Married couple families</b>	(X)	+/- (X)	1%	+/- 1.7
<b>With related children under 18 years</b>	(X)	+/- (X)	0%	+/- 9.9
With related children under 5 years only	(X)	+/- (X)	0%	+/- 25.6
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	6.2%	+/- 10.4
<b>With related children under 18 years</b>	(X)	+/- (X)	8.1%	+/- 13.5
With related children under 5 years only	(X)	+/- (X)	-%	+/- **
<b>All people</b>	(X)	+/- (X)	9.3%	+/- 3.8
<b>Under 18 years</b>	(X)	+/- (X)	9%	+/- 8.5
Related children under 18 years	(X)	+/- (X)	6.4%	+/- 7.7
Related children under 5 years	(X)	+/- (X)	12.3%	+/- 18.4
Related children 5 to 17 years	(X)	+/- (X)	4.5%	+/- 5.6
<b>18 years and over</b>	(X)	+/- (X)	9.4%	+/- 4.1
18 to 64 years	(X)	+/- (X)	7.9%	+/- 4.1
65 years and over	(X)	+/- (X)	15%	+/- 11.2
<b>People in families</b>	(X)	+/- (X)	2.7%	+/- 2.7
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	28.2%	+/- 11.5

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.